

Fill in this information to identify the case:

Debtor 1 Mark H Stroh

Debtor 2 Diane J Stroh  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:15-bk-50251

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to  
identify the debtor's account:

4 8 7 5**Date of payment change:**Must be at least 21 days after date  
of this notice12/12/2021**New total payment:**\$ 1,645.31

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 0.00New escrow payment: \$ 83.50**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 7.625%New interest rate: 6.625%Current principal and interest payment: \$ 1,471.35New principal and interest payment: \$ 1,561.81**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Mark H Stroh  
First Name Middle Name Last Name

Case number (if known) 2:15-bk-50251

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons  
Signature

Date 11/11/2021

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



(800) 603-0836  
 Para Español, Ext. 2660, 2643 o 2772  
 8:00 a.m. - 5:00 p.m. Pacific Time  
 Main Office NMLS #5985  
 Branch Office NMLS #9785

MARK H STROH  
 C/O KAREN E HAMILTON  
 31 EAST WHITTIER ST  
 COLUMBUS OH 43206

Analysis Date: November 03, 2021

Property Address: 1888 PLAINS BOULEVARD POWELL, OH 43065

Final

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Aug 2020 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Dec 12, 2021:</b>
Principal & Interest Pmt:	1,471.35	1,561.81 **
Escrow Payment:	0.00	83.50
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
<b>Total Payment:</b>	<b>\$1,471.35</b>	<b>\$1,645.31</b>

<b>Escrow Balance Calculation</b>	
Due Date:	Oct 12, 2021
Escrow Balance:	(1,100.62)
Anticipated Pmts to Escrow:	0.00
Anticipated Pmts from Escrow (-):	51.50
<b>Anticipated Escrow Balance:</b>	<b>(\$1,152.12)</b>

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
					Starting Balance	0.00	2,648.46
Aug 2020				212.59	* Forced Place Insur	0.00	2,435.87
Sep 2020				66.17	* Forced Place Insur	0.00	2,369.70
Oct 2020				66.17	* Forced Place Insur	0.00	2,303.53
Nov 2020				63.76	* Forced Place Insur	0.00	2,239.77
Dec 2020				62.46	* Forced Place Insur	0.00	2,177.31
Jan 2021				62.46	* Forced Place Insur	0.00	2,114.85
Feb 2021				61.66	* Forced Place Insur	0.00	2,053.19
Mar 2021				61.66	* Forced Place Insur	0.00	1,991.53
Apr 2021				58.96	* Forced Place Insur	0.00	1,932.57
May 2021				58.96	* Forced Place Insur	0.00	1,873.61
Jun 2021				56.35	* Forced Place Insur	0.00	1,817.26
Jul 2021				56.35	* Forced Place Insur	0.00	1,760.91
Aug 2021				55.22	* Forced Place Insur	0.00	1,705.69
Sep 2021				53.89	* Forced Place Insur	0.00	1,651.80
Oct 2021				52.46	* Forced Place Insur	0.00	1,599.34
Nov 2021				51.50	* Forced Place Insur	0.00	1,547.84
Nov 2021				2,648.46	* Escrow Disbursement	0.00	(1,100.62)
					Anticipated Transactions	0.00	(1,100.62)
Nov 2021				51.50	Forced Place Insur		(1,152.12)
	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,800.58</b>			

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,152.12)	0.00
Dec 2021	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Jan 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Feb 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Mar 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Apr 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
May 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Jun 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Jul 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Aug 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Sep 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Oct 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
Nov 2022	51.50	51.50	Forced Place Insur	(1,152.12)	0.00
	<u>\$618.00</u>	<u>\$618.00</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 103.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,152.12). Your starting balance (escrow balance required) according to this analysis should be \$0.00. This means you have a shortage of 1,152.12. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 618.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	
Unadjusted Escrow Payment	51.50
Surplus Amount:	0.00
Shortage Amount:	32.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$83.50</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,613.31 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**



SERVICING CORPORATION

323 FIFTH STREET  
EUREKA CA 95501

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(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

MARK H STROH  
C/O KAREN E HAMILTON  
31 EAST WHITTIER ST  
COLUMBUS OH 43206

November 1, 2021

RE: Loan Number: [REDACTED]

## Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on November 12, 2021

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on November 12, 2021, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	7.625%	6.625%
Total Monthly Payment	\$1,471.35	\$1,561.81 (due December 12, 2021)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 4.85%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 14.85%, or lower than 4.85% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of 43,070.48, and your remaining loan term of 30 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Juan Fernandez  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2713

**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 12/12/2021.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
COLUMBUS DIVISION**

In Re:

Case No. 2:15-bk-50251

Mark H Stroh  
Diane J Stroh

Chapter 13

Debtors.

Judge Mina Nami Khorrami

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on November 11, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on November 11, 2021 addressed to:

Mark H Stroh, Debtor  
1888 Plains Blvd  
Powell, OH 43065

Diane J Stroh, Debtor  
1888 Plains Blvd  
Powell, OH 43065

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor